

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frank Eugene Silver
Kelly Sue Silver
Debtors

Case No. 15-02808-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 318

Page 1 of 2
Total Noticed: 51

Date Rcvd: Sep 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2017.

db/jdb
tr
+Frank Eugene Silver, Kelly Sue Silver, 2373 Carter Rd., Montrose, PA 18801-7912
+Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,
Clarks Summit, PA 18411-2505
4665626 +AES/Keystone Direct, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
4665627 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
4665630 +Capital Mtg Svcs Of Texas, 4212 50th St, Lubbock, TX 79413-3810
4665631 +Chasmccarthy, 705 North East Str, Bloomington, IL 61701-3045
4665634 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
4665635 +First Natl Community B, 102 E Drinker St, Dunmore, PA 18512-2432
4665636 #+Frank Eugene's Archery Pro Shop Inc, 1359 Loyalville Outlet Rd.,
Harveys Lake, PA 18618-2117
4665637 +Good Shepherd Rentals, 719 East Lincoln Avenue, Myerstown, PA 17067-2220
4665639 +Kubota Credit Corp, 1025 Northbrook Parkway, Suwanee, GA 30024-2967
4700201 +Kubota Credit Corporation, PO Box 9013, Addison, TX 75001-9013
4669118 ++LENDMARK FINANCIAL SERVICES LLC, 2118 USHER STREET, COVINGTON GA 30014-2434
(address filed with court: Lendmark Financial Services, LLC, 2118 Usher Street,
Covington, GA 30014)
4665640 +Lendmark Financial Ser, 120 East End Centre, Wilkes Barre, PA 18702-6969
4665641 +Luzerne Bank, 118 Main St, Luzerne, PA 18709-1254
4789069 +Luzerne Bank c/o James T. Shoemaker, Esq., 600 Third Avenue, Kingston, PA 18704-5815
4676944 +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
4665642 Marauder Corporation, 74923 Us Highway 1, Indian Wells, CA 92210
4665643 +Mariner Finance, 765 Kidder St., Wilkes Barre, PA 18702-6910
4674418 +Navient Solutions Inc. on behalf of, PHEAA, Po box 8147, Harrisburg, PA 17105-8147
4671847 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4665646 +Regency Cons Disc Co I, 146 Wilkes Barre Townshi, Wilkes Barre, PA 18702-6704
4714187 +Siwell, Inc. DBA Capital Mortgage Services of Texa, Capital Mortgage Services of Texas,
4212 50th Street, Lubbock, Texas 79413-3810
4692141 +Siwell, Inc. DBA Capital Mortgage Services of Texa, LeeAne O. Huggins, Esquire,
SHAPIRO & DENARDO, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
4665648 +Slm Financial Corp, Po Box 9500, Wilkes-barre, PA 18773-9500
4698474 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
4665650 +Ufcw Federal Credit Un, 377 Wyoming Ave, Wyoming, PA 18644-1821

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM Sep 01 2017 18:58:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
4665628 +EDI: CINGMIDLAND.COM Sep 01 2017 18:58:00 AT&T, 1801 Valley View Lane,
Farmers Branch, TX 75234-8906
4704671 +EDI: CINGMIDLAND.COM Sep 01 2017 18:58:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
4665625 +EDI: AAEO.COM Sep 01 2017 18:58:00 Aaron's, 125 S. Wyoming Ave.,
Kingston, PA 18704-3405
4665629 +EDI: CAPITALONE.COM Sep 01 2017 18:58:00 Capital 1 Bank, Attn: General Correspondence,
Po Box 30285, Salt Lake City, UT 84130-0285
4672016 EDI: CAPITALONE.COM Sep 01 2017 18:58:00 Capital One, N.A., PO Box 71083,
Charlotte, NC 28272-1083
4665632 +EDI: NAVIENTFKASMDOE.COM Sep 01 2017 18:58:00 Dpt Ed/slm, Po Box 9635,
Wilkes Barre, PA 18773-9635
4870792 EDI: ECMC.COM Sep 01 2017 18:58:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
4870793 EDI: ECMC.COM Sep 01 2017 18:58:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC,
PO Box 16408, St. Paul, MN 55116-0408
4665633 +EDI: WFNNB.COM Sep 01 2017 18:58:00 Fashion Bug/soanb, 1103 Allen Dr,
Milford, OH 45150-8763
4665638 EDI: IRS.COM Sep 01 2017 18:58:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
4665644 +EDI: NAVIENTFKASMSERV.COM Sep 01 2017 18:58:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
4871615 +E-mail/Text: bncmail@w-legal.com Sep 01 2017 18:56:07
Oak Harbor Capital Opportunities Fund V, LP, C/O Weinstein & Riley, P.S.,
2001 Western Ave, Ste 400, Seattle, WA 98121, Oak Harbor Capital Opportunities Fund V,,
C/O Weinstein & Riley, P.S. 98121-3132
4871614 +E-mail/Text: bncmail@w-legal.com Sep 01 2017 18:56:07
Oak Harbor Capital Opportunities Fund V, LP, C/O Weinstein & Riley, P.S.,
2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4665645 EDI: AGFINANCE.COM Sep 01 2017 18:58:00 OneMain Financial, PO Box 6042,
Sioux Falls, SD 57117-6042
4908553 EDI: PRA.COM Sep 01 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4908554 EDI: PRA.COM Sep 01 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4700948 EDI: PRA.COM Sep 01 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4665647 E-mail/Text: bkrcy@ugl.com Sep 01 2017 18:56:21 Simple RTO,
1225 Fort Union Blvd., Suite 300, Midvale, UT 84047-1807
4665649 EDI: AGFINANCE.COM Sep 01 2017 18:58:00 Springleaf Financial S, Po Box 554,
Wilkes Barre, PA 18703
4673385 EDI: AGFINANCE.COM Sep 01 2017 18:58:00 Springleaf Financial Services, P.O. Box 3251,
Evansville, IN 47731-3251
4665651 E-mail/Text: bkrcy@ugl.com Sep 01 2017 18:56:17 UGI, Attn. Manager of Collections,
225 Morgantown Rd., Reading, PA 19611
4668833 E-mail/Text: bkrcy@ugl.com Sep 01 2017 18:56:17 UGI Utilities, Inc., PO Box 13009,
Reading, PA 19612-3009
4665652 +EDI: VERIZONEAST.COM Sep 01 2017 18:58:00 Verizon, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr* +Luzerne Bank c/o James T. Shoemaker, Esq., 600 Third Avenue, Kingston, PA 18704-5815
cr* +Oak Harbor Capital Opportunities Fund V, LP, c/o Weinstein & Riley, P.S.,
2001 Western Ave Suite 400, Seattle, WA 98121-3132
cr* +Siwell, Inc. DBA Capital Mortgage Services of Texas, LeeAne O. Huggins, Esquire,
SHAPIRO & DENARDO, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
4870805* ECMC, PO Box 16408, St. Paul, MN 55116-0408
4870806* ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408,
St. Paul, MN 55116-0408

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2017 at the address(es) listed below:

Barbara Ann Fein on behalf of Creditor Kubota Credit Corporation speck@lobaf.com,
BarbaraF@lobaf.com
C. Stephen Gurdin, Jr on behalf of Debtor Frank Eugene Silver Stephen@gurdinlaw.com,
michelle@gurdinlaw.com
C. Stephen Gurdin, Jr on behalf of Joint Debtor Kelly Sue Silver Stephen@gurdinlaw.com,
michelle@gurdinlaw.com
James T. Shoemaker on behalf of Creditor Luzerne Bank c/o James T. Shoemaker, Esq.
jshoemaker@hkqpc.com
John F Goryl on behalf of Creditor Kubota Credit Corporation bkgroup@kmlawgroup.com
Kevin S Frankel on behalf of Creditor Siwell, Inc. DBA Capital Mortgage Services of Texas
pa-bk@logs.com
Kristen D Little on behalf of Creditor Siwell, Inc. DBA Capital Mortgage Services of Texas
pabk@logs.com
LeeAne O Huggins on behalf of Creditor Siwell, Inc. DBA Capital Mortgage Services of Texas
pabk@logs.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:Debtor 1 **Frank Eugene Silver**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9442**

EIN --_-----

Debtor 2 **Kelly Sue Silver**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9155**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:15-bk-02808-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Frank Eugene Silver
aka Frank E. Silver, aka Frank SilverKelly Sue Silver
aka Kelly S. Silver, aka Kelly Silver**By the
court:**September 1, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.